

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Theodore Gasper  
Tammy J Gasper  
Debtors

Case No. 18-04403-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 31, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Theodore Gasper, Tammy J Gasper, 1826 Lakeside Drive, Middletown, PA 17057-3411
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5120592	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5120597	+ Pennsylvania Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5120588	Email/Text: dltlegal@hab-inc.com	Oct 31 2023 18:41:00	Berkheimer, P.O. Box 25144, Lehigh Valley, PA 18002-5144
5120589	+ EDI: CAPITALONE.COM	Oct 31 2023 22:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5136837	EDI: CAPITALONE.COM	Oct 31 2023 22:41:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5120590	+ EDI: COLLINSASSET.COM	Oct 31 2023 22:41:00	Collins Asset Group, Attn: Bankruptcy, Po Box 91059, Austin, TX 78709-1059
5134443	+ EDI: BASSASSOC.COM	Oct 31 2023 22:41:00	Collins Asset Group LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
5120591	EDI: IRS.COM	Oct 31 2023 22:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5272138	Email/PDF: resurgentbknofications@resurgent.com	Oct 31 2023 18:52:35	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5272137	Email/PDF: resurgentbknofications@resurgent.com	Oct 31 2023 18:52:54	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5120593	^ MEBN	Oct 31 2023 18:41:05	LendingPoint LLC, Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
5120594	+ Email/Text: unger@members1st.org	Oct 31 2023 18:41:00	Members 1st FCU, Attn: Bankruptcy Dept, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5120595	Email/Text: NCI_bankonotify@ncirm.com	Oct 31 2023 18:41:00	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
5131979	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2023 18:41:00	PNC BANK, N.A., Attention: Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
5120598	Email/Text: Bankruptcy.Notices@pnc.com	Oct 31 2023 18:41:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark

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			Drive, Miamisburg, OH 45342
5142973	EDI: PRA.COM	Oct 31 2023 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5121254	+ EDI: RECOVERYCORP.COM	Oct 31 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5140386	+ Email/Text: bankruptcynotices@psecu.com	Oct 31 2023 18:41:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5120599	+ Email/Text: bankruptcynotices@psecu.com	Oct 31 2023 18:41:00	PSECU, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5120596	EDI: RMSC.COM	Oct 31 2023 22:41:00	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
5125541	EDI: PENNDEPTREV	Oct 31 2023 22:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5125541	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 31 2023 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5144361	+ Email/Text: bncmail@w-legal.com	Oct 31 2023 18:41:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5120600	EDI: RMSC.COM	Oct 31 2023 22:41:00	Syncb/QVC, PO Box 530905, Atlanta, GA 30353-0905
5264342	+ EDI: RMSC.COM	Oct 31 2023 22:41:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5120601	+ EDI: RMSC.COM	Oct 31 2023 22:41:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5120602	+ EDI: RMSC.COM	Oct 31 2023 22:41:00	Synchrony Bank/JCPenneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5120603	EDI: WTRRN BANK.COM	Oct 31 2023 22:41:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
TOTAL: 26			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste 200, Tucson, AZ 85712-1083
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2023 at the address(es) listed below:

Name	Email Address
Bass and Associates PC	on behalf of Creditor Collins Asset Group LLC ecf@bass-associates.com
Brian C Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Robert E Chernicoff	on behalf of Debtor 2 Tammy J Gasper rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
Robert E Chernicoff	on behalf of Debtor 1 Theodore Gasper rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
Thomas Song	on behalf of Creditor PNC BANK N.A. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Theodore Gasper

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4686

EIN --

Debtor 2

Tammy J Gasper

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9177

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

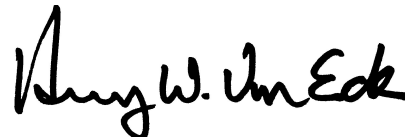
Case number: 1:18-bk-04403-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Theodore Gasper  
aka Ted Gasper

Tammy J Gasper

10/31/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**